

Exhibit Name: Yield Limitation Code		Reinsurance Year: 2012	
Exhibit Number: P15-4		Version: Approved	
Record Name: Yield		Release Date: 6/30/2011	
Record Code: P15			
<u>Yield</u>			
<u>Limitation</u>	<u>Valid</u>	<u>Approved</u>	<u>Average Yield</u>
<u>Code</u>	<u>Commodities</u>	<u>Yield</u>	<u>Average Adjusted Yield</u>
01		Approved Yield must be equal to Average Yield when Average Yield is greater than Yield Cup.	Average Yield equals the accumulated Annual Yield divided by Total Years. Annual Yield would be accumulated when Yield History P15A has Annual Yield or Yield Acreage that is greater than zero, or Yield Type Code equal to "G", "GP", "GW", "GY", "NG", "NU", "PG", or "UY". Yield History P15A with Yield Type Code equal to "U" can not be used in the accumulation of Annual Yield. Average Yield must be rounded to Tenths when Commodities Unit of measure are Barrels or Tons, otherwise must be in whole dollars.
03	Category B Commodity and Category C Cup Commodity (See Rules). Bananas, "0255" Coffee, "0256" Papayas, "0257" Avocados, "0019"	For Perennial Commodities (excluding Pecans, "0020", See Rules) Yield Limitation Code equal to "03" is Invalid in combination with Yield Indicator Code other than "NS" or Spaces. Commodity Code Cherry "0057" or Navel Oranges "0215" in Insurance PPlan Code ARH "47"	Average Yield equals the accumulated Annual Yield divided by Total Years. Annual Yield would be accumulated when Yield History P15A has Annual Yield or Yield Acreage that is geater than zero, or Yield Type Code equal to "G", "GP", "GW", "GY", "NG", "NU", "PG", or "UY". Yield History P15A with Yield Type Code equal to "U" can not be used in the accumulation of Annual Yield. Average Yield must be rounded to Tenths when Commodities Unit of measure are Barrels or Tons, otherwise must be in whole dollars.

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<u>Code</u>	<u>Total Years</u>	<u>Actual Years</u>	<u>Rules</u>
01	Total Years equal the number of Yield History P15A with Yield Type Code equal "G", "GP", "GW", "GY", "NG", "NU", "PG", "UY" or the number of Yield History P15A with Annual Yield or Yield Acreage greater than zero. Yield Type Code equal to "U" can not be counted as a reported Yield for Total Years.	Actual Years equal the number of Yield History P15A with Yield Type Code equal "A", "AY", "G", "GW", "GY", "J", "NA", "NG", "NR", "NU", "NV", "P", "PA", "PG", "PR", "PV", "UY", "V", "VY", "W6", "W7"; or the number of Yield History P15A with Yield Acreage greater than zero. Yield Type code equal to "GP", "PP", "VP" or "U" can not be counted as a reported Yield for Actual Years.	Required <

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<u>Yield</u>	<u>Valid</u>	<u>Approved</u>	<u>Average Yield</u>
<u>Limitation</u>	<u>Commodities</u>	<u>Invalid Commodities</u>	<u>Average Adjusted Yield</u>
<u>Code</u>		<u>Yield</u>	<u>Yield Cup</u>
		<u>Yield Floor</u>	

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<u>Limitation</u>					
<u>Code</u>	<u>Total Years</u>	<u>Actual Years</u>	<u>Previous Approved Yield</u>	<u>Rate Yield</u>	<u>Rules</u>
04	Total Years equal the number of Yield History P15A with Yield Type Code equal "G", "GP", "GW", "GY", "NG", "NU", "PG", "UY" or the number of Yield History P15A with Annual Yield or Yield Acreage greater than zero. Yield Type Code equal to "U" can not be counted as a reported Yield for Total Years.	Actual Years equal the number of Yield History P15A with Yield Type Code equal "A", "AY", "G", "GW", "GY", "J", "NA", "NG", "NR", "NU", "NV", "P", "PA", "PG", "PR", "PV", "UY", "V", "VY", "W6", "W7"; or the number of Yield History P15A with Yield Acreage greater than zero. Yield Type code equal to "GP", "PP", "VP" or "U" can not be counted as a reported Yield for Actual Years.	Previous Approved Yield is required when the most recent Yield History P15A contains Yield Type Code equal "GP", "P", "PP" or "VP" and when Commodity Code is equal to Cigar Wrapp Tobacco, "0236", Sugar Cane, "0038", Barley, "0091", containing Yield Option Code List "MA" or Reinsurance Year plus one Commodities(See Rules), with Yield Commodity Year equal to Commodity Year minus 2, and for all other commodities with Yield Commodity Year equal to Commodity Year minus 1.	Rate Yield must equal Approved Yield	Commodities that are Reinsurance Year plus one Avocados, "0019" in Location State Code California "06", Macadamias, "0023", Nursery, "0073", Oysters, "0115", the following Commodities in Location State Code Arizona "04" or California "06", Grapefruit, "0201", Lemons, "0202", Mandarins, "0205", Mineola Tangelos, "0206", Navel Oranges, "0215", Sweet Oranges, "0216", Valencia Oranges, "0217", Orlando Tangelos, "0237", the following Commodities in Location State Code Florida "12", Orange Trees, "0207", Grapefruit Trees, "0208", Lemon Trees, "0209", Lime Trees, "0210", Other Citrus Trees, "0211", Avocado Trees, "0212", Carambola Trees, "0213", Mango Trees, "0214", Citrus I, "0245", Citrus II, "0246", Citrus III, "0247", Citrus IV, "0248", Citrus V, "0249", Citrus VI, "0250", Citrus VII, "0251", Citrus VIII, "0525", and the following Commodities in Locations State Code Texas "48", Early Mid Oranges, "0224", Late Oranges, "0225", All Other Grapefruit, "0226", Ruby Red Grapefruit, "0228", Rio Red Star Ruby, "0238".

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Yield			
Yield Limitation Code	Valid Commodities	Approved Invalid Commodities	Average Yield Average Adjusted Yield
		Yield Cup	Yield Floor
05	Category C Commodity (See Rules), Bananas, "0255" Coffee, "0256" Papayas, "0257" Pecans "0020"	Approved	Yield Floor equals Transitional Yield times 0.70 when Actual Year equals 1.
		Yield must be equal to	Yield Floor equals Transitional Yield times 0.75 when Actual Year equals 2 thru 4.
		Yield Floor when	Yield Floor equals Transitional Yield times 0.80 when Actual Year equals 5 thru 10.
05	Commodity Code Cherry "0057" or Navel Oranges "0215" in Insurance Plan Code ARH "47"	Average	When Commodity Code equals Wheat, "0011", Barley "0091" in State Location Code of Minnesota, "27", North Dakota, "38", South Dakota, "46" and contains Yield Option Code List "FN";
		Yield is less than Yield Floor and	Yield Floor equals Transitional Yield times 0.80 when Actual Year equals 1.
		Average	Yield Floor equals Transitional Yield times 0.85 when Actual Year equals 2 thru 4.
05	Commodity Code Cherry "0057" or Navel Oranges "0215" in Insurance Plan Code ARH "47"	Yield is greater than or equal to	Yield Floor equals transitional Yield times 0.90 when Actual Year equals 5 thru 10.
		Yield Cup.	When Commodity Code equals Wheat, "0011", Barley "0091" in State Location Code of Minnesota, "27", North Dakota, "38", South Dakota, "46" and contains Yield Option Code List "FO";
			Yield Floor equals Transitional Yield times 0.90 when Actual Year equals 1 .
05	Commodity Code Cherry "0057" or Navel Oranges "0215" in Insurance Plan Code ARH "47"		Yield Floor equals Transitional Yield times 0.95 when Actual Year equals 2 thru 4.
			Yield Floor equals Transitional Yield when Actual Year equals 5 thru 10.
			When Commodity Code equals Peanuts "0075", Flue Cured Tobacco, "0229", Fire Cured Tobacco, "0230", Burley Tobacco, "0231", Maryland Tobacco, "0232", Dark Air Tobacco, "0233", Cigar Fill Tobacco, "0234", Cigar Bindr Tobacco, "0235" or Cigar Wrapr Tobacco, "0236", and there has been reported Yield History P15A with Yield Type Code equal "F" for 1 to 4 years; then Yield Floor equals Transitional Yield times 0.80.
		Average Yield equals the accumulated Annual Yield divided by Total Years. Annual Yield would be accumulated when Yield History P15A has Annual Yield or Yield Acreage that is greater than zero or Yield Type Code equal to "G", "GP", "GW", "GY", "NG", "NU", "PG", or "UY". Yield History P15A with Yield Type Code equal to "U" can not be used in the accumulation of Annual Yield. Average Yield must be rounded to Tenths when Commodities Unit of measure are Barrels or Tons, otherwise must be in whole dollars.	

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<u>Yield</u>					
<u>Limitation</u>					
<u>Code</u>	<u>Total Years</u>	<u>Actual Years</u>	<u>Previous Approved Yield</u>	<u>Rate Yield</u>	<u>Rules</u>
05	Total Years equal the number of Yield History P15A with Yield Type Code equal "G", "GP", "GW", "GY", "NG", "NU", "PG", "UY" or the number of Yield History P15A with Annual Yield or Yield Acreage greater than zero. Yield Type Code equal to "U" can not be counted as a reported Yield for Total Years.	Actual Years equal the number of years of reported Yield with Yield Type of "A", "AY", "G", "GW", "GY", "J", "NA", "NG", "NR", "NU", "NV", "P", "PA", "PG", "PR", "PV", "UY", "V", "VY", "W6", "W7"; or Yield reported with acres but not with Yield type of "GP", "PP", "VP", "U"	Required	Rate Yield must equal Average Yield	See Commodity Types Exhibit 99A for list of Category C Commodities. Yield Limitation equal "05" is invalid when Coverage Type is Catastrophic First year Navel Oranges "0215", Previous Approved Yield must equal zero.

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<u>Yield</u>	<u>Valid</u>	<u>Approved</u>	<u>Average Yield</u>
<u>Limitation</u>	<u>Commodities</u>	<u>Invalid Commodities</u>	<u>Yield</u>
<u>Code</u>	<u>Commodities</u>	<u>Invalid Commodities</u>	<u>Yield Cup</u>
<u>Code</u>	<u>Commodities</u>	<u>Invalid Commodities</u>	<u>Yield Floor</u>
07	Category C Commodity (See Rules), Bananas, "0255" Coffee, "0256" Papayas, "0257" Pecans "0020" Commodity Code Cherry "0057" or Navel Oranges "0215" in Insurance Plan Code ARH "47"	Approved Yield must be equal to Yield Floor when Yield floor greater than Yield Cup.	Previous Approved Yield times 0.90.
			Yield Floor equals Transitional Yield times 0.70 when Actual Year equals 1. Yield Floor equals Transitional Yield times 0.75 when Actual Year equals 2 thru 4. Yield Floor equals Transitional Yield times 0.80 when Actual Year equals 5 thru 10. When Commodity Code equals Wheat, "0011", Barley "0091" in State Location Code of Minnesota, "27", North Dakota, "38", South Dakota, "46" and contains Yield Option Code List "FN"; Yield Floor equals Transitional Yield times 0.80 when Actual Year equals 1. Yield Floor equals Transitional Yield times 0.85 when Actual Year equals 2 thru 4. Yield Floor equals transitional Yield times 0.90 when Actual Year equals 5 thru 10. When Commodity Code equals Wheat, "0011", Barley "0091" in State Location Code of Minnesota, "27", North Dakota, "38", South Dakota, "46" and contains Yield Option Code List "FO"; Yield Floor equals Transitional Yield times 0.90 when Actual Year equals 1. Yield Floor equals Transitional Yield times 0.95 when Actual Year equals 2 thru 4. Yield Floor equals Transitional Yield when Actual Year equals 5 thru 10. When Commodity Code equals Peanuts "0075", Flue Cured Tobacco, "0229", Fire Cured Tobacco, "0230", Burley Tobacco, "0231", Maryland Tobacco, "0232", Dark Air Tobacco, "0233", Cigar Fill Tobacco, "0234", Cigar Bindr Tobacco, "0235" or Cigar Wrapr Tobacco, "0236", and there has been reported Yield History P15A with Yield Type Code equal "F" for 1 to 4 years; then Yield Floor equals Transitional Yield times 0.80.
			Average Yield equals the accumulated Annual Yield divided by Total Years. Annual Yield would be accumulated when Yield History P15A has Annual Yield or Yield Acreage that is greater than zero or Yield Type Code equal to "G", "GP", "GW", "GY", "NG", "NU", "PG", or "UY". Yield History P15A with Yield Type Code equal to "U" can not be used in the accumulation of Annual Yield. Average Yield must be rounded to Tenths when Commodities Unit of measure are Barrels or Tons, otherwise must be in whole dollars.

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<div><div><div>Yield</div><div>Limitation</div></div><div><div>Code</div><div>Total Years</div><div>Actual Years</div><div>Previous Approved Yield</div><div>Rate Yield</div><div>Rules</div></div></div>					
07	Total Years equal the number of Yield History P15A with Yield Type Code equal "G", "GP", "GW", "GY", "NG", "NU", "PG", "UY" or the number of Yield History P15A with Annual Yield or Yield Acreage greater than zero. Yield Type Code equal to "U" can not be counted as a reported Yield for Total Years.	Actual Years equal the number of years of reported Yield with Yield Type of "A", "AY", "G", "GW", "GY", "J", "NA", "NG", "NR", "NU", "NV", "P", "PA", "PG", "PR", "PV", "UY", "V", "VY", "W6", "W7"; or Yield reported with acres but not with Yield type of "GP", "PP", "VP", "U"	Required	Rate Yield must equal Average Yield	Yield Limitation equal "07" is invalid when Coverage Type is Catastrophic

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<u>Limitation</u>	<u>Valid</u>	<u>Approved</u>	<u>Average Yield</u>
<u>Code</u>	<u>Commodities</u>	<u>Invalid Commodities</u>	<u>Average Adjusted Yield</u>

Category C Commodity
(See Rules),
Bananas, "0255"
Coffee, "0256"
Papayas, "0257" Pecans
"0020"

Commodity Code Cherry
"0057" or Navel
Oranges "0215" in
Insurance Plan Code
ARH "47"

Approved
Yield must
be equal to
Yield Floor
when Yield
Floor is
greater than
Average
Yield.

Yield Floor equals Transitional Yield times 0.80 when Actual Year equals 1.
Yield Floor equals Transitional Yield times 0.85 when Actual Year equals 2 thru 4.
Yield Floor equals transitional Yield times 0.90 when Actual Year equals 5 thru 10.

Average Yield equals the accumulated Annual Yield divided by Total Years. Annual Yield would be accumulated when Yield History P15A has Annual Yield or Yield Acreage that is greater than zero or Yield Type Code equal to "G", "GP", "GW", "GY", "NG", "NU", "PG", or "UY". Yield History P15A with Yield Type Code equal to "U" can not be used in the accumulation of Annual Yield. Average Yield must be rounded to Tenths when Commodities Unit of measure are Barrels or Tons, otherwise must be in whole dollars.

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<u>Yield</u>					
<u>Limitation</u>					
<u>Code</u>	<u>Total Years</u>	<u>Actual Years</u>	<u>Previous Approved Yield</u>	<u>Rate Yield</u>	<u>Rules</u>
08	Total Years equal the number of Yield History P15A with Yield Type Code equal "G", "GP", "GW", "GY", "NG", "NU", "PG", "UY" or the number of Yield History P15A with Annual Yield or Yield Acreage greater than zero. Yield Type Code equal to "U" can not be counted as a reported Yield for Total Years.	Actual Years equal the number of years of reported Yield with Yield Type of "A", "AY", "G", "GW", "GY", "J", "NA", "NG", "NR", "NU", "NV", "P", "PA", "PG", "PR", "PV", "UY", "V", "VY", "W6", "W7"; or Yield reported with acres but not with Yield type of "GP", "PP", "VP", "U".	Previous Approved Yield is required when the most recent Yield History P15A contains Yield Type Code equal "GP", "P", "PP" or "VP" and when Commodity code is equal to Cigar Wrapp Tobacco, "0236", Sugar Cane, "0038", Barley, "0091", containing Yield Option Code List "MA" or Reinsurance Year plus one Commodities(See Rules), with Yield Commodity Year equal to Commodity Year minus 2, and for all other commodities with Yield Commodity Year equal to Commodity Year minus 1.	Rate Yield must equal Average Yield	Yield Limitation equal "08" is invalid when Coverage Type is Catastrophic

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<u>Yield</u> <u>Limitation</u> <u>Code</u>	<u>Valid</u> <u>Commodities</u>	<u>Invalid Commodities</u>	<u>Approved</u> <u>Yield</u>	<u>Yield Cup</u>	<u>Yield Floor</u>	<u>Average Yield</u> <u>Average Adjusted Yield</u>
09			Approved Yield must be equal to Average Adjusted Yield.			<p>Average Adjusted Yield equals accumulated Adjusted Yield divided by Total Years. Accumulated Adjusted Yield equals all reported Yield History P15A Transitional Yield times 0.60. If substituted Transition Yield can be used from the ADMY table, then Accumulated Adjusted Yield equals Substituted Transition Yield times 0.60. Average Adjusted Yield must be rounded to Tenths when Commodities Unit of measure are Barrels or Tons, otherwise must be in whole dollars.</p> <p>When Commodity Code equals Burley Tobacco, "0231", containing Yield Option Code List "YA" and when Yield Type Code equal "A", "G", "GE", "GW", "PA", "PE", "PR", "PW", "R", "V", "VE" or "VW" and there has been reported Yield History P15A with Yield Type Code equal to "A", "G", "PA" or "V", if Annual Yield is less than Adjusted Yield then add Adjusted Yield to accumulated Adjusted Yield; otherwise add Annual Yield to accumulated Adjusted Yield.</p> <p>When Commodity Code equals Peanuts, "0075", Yield Commodity Year greater than "2001", Yield Type code equal "A", "G", "GE", "GW", "PA", "PE", "PR", "PW", "R", "V", "VE", "VW", if Annual Yield is less than Adjusted Yield then add Adjusted Yield to accumulated Adjusted Yield; otherwise add Annual Yield to accumulated Adjusted Yield. When Yield Commodity Year is less than "2001" add Annual Yield to accumulated Adjusted Yield.</p> <p>For all other Commodities, if Annual Yield is less than Adjusted Yield then add Adjusted Yield to accumulated Adjusted Yield; otherwise add Annual Yield to accumulated Adjusted Yield.</p>

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<div><div>Yield</div><div>Limitation</div></div>					
<div>Code</div>	<div>Total Years</div>	<div>Actual Years</div>	<div>Previous Approved Yield</div>	<div>Rate Yield</div>	<div>Rules</div>
09	Total Years equal the number of Yield History P15A with Yield Type Code equal "G", "GP", "GW", "GY", "NG", "NU", "PG", "UY" or the number of Yield History P15A with Annual Yield or Yield Acreage greater than zero. Yield Type Code equal to "U" can not be counted as a reported Yield for Total Years.	Actual Years equal the number of years of reported Yield with Yield Type of "A", "AY", "G", "GW", "GY", "J", "NA", "NG", "NR", "NU", "NV", "P", "PA", "PG", "PR", "PV", "UY", "V", "VY", "W6", "W7"; or Yield reported with acres but not with Yield type of "GP", "PP", "VP", "U".	Previous Approved Yield is required when the most recent Yield History P15A contains Yield Type Code equal "GP", "P", "PP" or "VP" and when Commodity code is equal to Cigar Wrapr Tobacco, "0236", Sugar Cane, "0038", Barley, "0091", containing Yield Option Code List "MA" or Reinsurance Year plus one Commodities(See Rules), with Yield Commodity Year equal to Commodity Year minus 2, and for all other commodities with Yield Commodity Year equal to Commodity Year minus 1.	Rate Yield must equal Average Yield	1)Valid Insurance Plan Code RA "02", CRC "03", ARH "47", APH "90" 2)When Insurance Plan Code equal ARH "47" with Commodity Code Cherry "0057" then Yield Option Code List must contain "RS", Otherwise must contain "YA".

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<u>Limitation</u>	<u>Valid</u>	<u>Approved</u>	<u>Average Yield</u>
<u>Code</u>	<u>Commodities</u>	<u>Invalid Commodities</u>	<u>Average Adjusted Yield</u>
10	Yield Limitation Code equal to "10" is invalid for Commodity Code equal to Blueberries, "0012", Macadamia Nuts, "0023", Almonds, "0028", Walnuts, "0029", Peaches, "0034", Prunes, "0036", Table Grapes, "0052", Grapes, "0053", Apples, "0054", Cranberries, "0058", Figs, "0060", Pears, "0089", Fresh Plums, "0092", Grapefruit, "0201", Lemons, "0202", Mandarins, "0205", Mineola Tangelos, "0206", Navel Oranges, "0215", Sweet Oranges, "0216", Valencia Oranges, "0217", Fresh Apricots, "0218", Processing Apricots, "0219", Fresh Nectarines "0220", Processing Cling Peaches, "0221", Early Mid Oranges, "0224", Late Oranges, "0225", 0226, 0228, 0237, 0238	Not Validated	
11		Not Validated	

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10			Required	Rate Yield must equal Approved Yield	Invalid Insurance Plan Code Pecan Revenue "41"
11			Required	Rate Yield must equal Approved Yield	

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12		Pecans "0020"	Not Validated			
13		Pecans "0020" Commodity Code Cherry "0057" or Navel Oranges "0215" in Insurance Plan Code ARH "47"	Not Validated			

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12			Previous Approved Yield is required when the most recent Yield History P15A contains Yield Type Code equal "GP", "P", "PP" or "VP" and when Commodity code is equal to Cigar Wrapr Tobacco, "0236", Sugar Cane, "0038", Barley, "0091", containing Yield Option Code List "MA" or Reinsurance Year plus one Commodities(See Rules), with Yield Commodity Year equal to Commodity Year minus 2, and for all other commodities with Yield Commodity Year equal to Commodity Year minus 1.	Rate Yield must equal Average Yield	
13			Required	Rate Yield must equal Approved Yield	